

In re:  
Todd F. Smith  
Debtor

Case No. 24-14515-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Dec 19, 2024

Form ID: 309A

Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:**

Recip ID	Recipient Name and Address
db	Todd F. Smith, 1441 Forest Green Ct, Saint Louis, MO 63130-1806
14961553	+ Benchmark Federal Cr, 1522 McDaniel Dr, West Chester, PA 19380-7034
14961554	CCO Mortgage Corp., Attn: Bankruptcy, 1 Citizens Plz, Providence, RI 02903-1344
14961562	Garnita Echols, 4414 Forest Green Court, Saint Louis, MO 63130
14961572	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14961576	++ RFFC FINANCIAL LLC, 2912 W DAVIS ST SUITE 200, CONROE TX 77304-2042 address filed with court;, RFFC Financial, Attn: Bankruptcy Attn: Bankruptcy, 2912 West Davis Rd , Bldng 200, Conroe, TX 77304
14961583	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

**TOTAL: 7**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Dec 20 2024 00:17:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QLEFELDMAN.COM	Dec 20 2024 05:03:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Dec 20 2024 00:19:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 20 2024 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Dec 20 2024 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Dec 20 2024 00:18:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14961551	+ Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 00:22:29	American Express Travel Related Services, Attn: Bankruptcy, PO Box 981537, El Paso, TX 79998-1537
14961552	Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 00:22:45	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14961557	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 20 2024 00:17:00	Citizens Bank NA, Attn: Bankruptcy 1 Citizens Plaza, Riverside, RI 02915
14961558	Email/Text: megan.harper@phila.gov	Dec 20 2024 00:19:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617

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Page 2 of 3

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14961555	EDI: CITICORP	Dec 20 2024 05:03:00	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14961556	EDI: CITICORP	Dec 20 2024 05:03:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14961559	Email/Text: bankruptcy@philapark.org	Dec 20 2024 00:19:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14961560	^ MEBN	Dec 20 2024 00:04:47	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14961561	+ Email/Text: bankruptcy@fco.com	Dec 20 2024 00:18:00	Fair Collections & Outsourcing, Attn: Bankruptcy Dept 14400 Sweitzer La, Laurel, MD 20707-3006
14961563	EDI: IRS.COM	Dec 20 2024 05:03:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14961564	EDI: JPMORGANCHASE	Dec 20 2024 05:03:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14961565	+ Email/Text: EBNBKNOT@ford.com	Dec 20 2024 00:19:00	Kia Motors Finance, Attn: Bankruptcy, PO Box 20825, Fountain Valley, CA 92728-0825
14961566	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 20 2024 00:22:29	Lvny Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14961567	+ Email/Text: bankruptcy@ondeck.com	Dec 20 2024 00:19:00	Ondeck Cap, 1400 Broadway, New York, NY 10018-5300
14961569	Email/Text: fesbank@attorneygeneral.gov	Dec 20 2024 00:18:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14961574	Email/Text: ProsperBK@prosper.com	Dec 20 2024 00:18:00	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105
14961568	+ Email/Text: bkrgeneric@penfed.org	Dec 20 2024 00:17:00	PenFed CU, 2930 Eisenhower Ave, Alexandria, VA 22314-4557
14961570	EDI: PENNDEPTREV	Dec 20 2024 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14961570	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2024 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14961571	^ MEBN	Dec 20 2024 00:04:42	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14961573	Email/Text: bankruptcy@philapark.org	Dec 20 2024 00:19:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14961575	+ Email/Text: newbk@Regions.com	Dec 20 2024 00:18:00	Regions Bankcard, Attn: Bankruptcy 1900 5th Ave N, Hoover, AL 35203-2610
14961577	+ Email/Text: nsm_bk_notices@mrcopper.com	Dec 20 2024 00:17:00	Rushmore Loan Mgmt Srvc, Attn: Bankruptcy, P.O. Box 55004, Irvine, CA 92619-5004
14961578	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 20 2024 00:19:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
14961579	+ EDI: SYNC	Dec 20 2024 05:03:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14961580	EDI: SYNC	Dec 20 2024 05:03:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14961581	EDI: TDBANKNORTH.COM	Dec 20 2024 05:03:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243

District/off: 0313-2

User: admin

Page 3 of 3

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14961582	Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 20 2024 00:19:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14961584	Email/Text: bknotice@upgrade.com	Dec 20 2024 00:17:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14961585	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 20 2024 00:18:00	USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860
14961586	+ EDI: WFFC2	Dec 20 2024 05:03:00	Wells Fargo Home Mortg, Attn: Bankruptcy, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Todd F. Smith	Social Security number or ITIN: xxx-xx-6988
	First Name    Middle Name    Last Name	EIN: -----
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: ----- EIN: -----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 12/18/24
Case number:	24-14515-amc	

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Todd F. Smith	
2. All other names used in the last 8 years		
3. Address	1441 Forest Green Ct Saint Louis, MO 63130-1806	
4. Debtor's attorney	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
5. Bankruptcy trustee	LYNN E. FELDMAN Lynn E. Feldman, Trustee 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610-530-9285 Email: <a href="mailto:trustee.feldman@rcn.com">trustee.feldman@rcn.com</a>

For more information, see page 2 >

Debtor Todd F. Smith

Case number 24-14515-amc

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 12/19/24
<b>7. Meeting of creditors</b>	<b>January 13, 2025 at 01:20 PM</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: The meeting is by Zoom. Go to <a href="https://Zoom.us">Zoom.us</a> , Click on JOIN or call 1 (267) 635-2246, Enter Meeting ID 338 913 1039, and Passcode 3443449121  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 3/14/25	<b>Filing deadline:</b> 3/14/25
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	